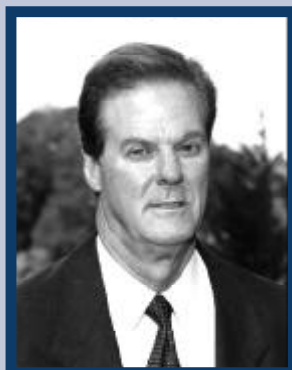


# Louisiana Insurance UPDATE



September 2000



James H. "Jim" Brown  
Commissioner

Louisiana Department  
of Insurance  
Consumer Hotline

1-800-259-5300

Monday - Friday  
8AM - 6PM

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As printed in the TIMES, Shreveport, LA June 23, 2000

## State Farm Insurance rewards customers

■ **OUR STAND:** Lower insurance rates offer citizens benefits.

All along, Insurance Commissioner Jim Brown has been telling us if we cracked down on uninsured motorists and fraud, our insurance rates would take a nose dive. He was right, as State Farm Insurance Co. proved this week when it lowered its car insurance rates for the second time within a year.

To be sure, Louisiana has been notoriously lax on getting uninsured drivers off the roads. That, coupled with historically tolerant DWI laws and crooked insurance dealings, is a recipe for disaster.

And for years Louisianans have been paying through the nose for insurance, with payments for some people more pricey than monthly car payments.

State Farm says it will lower insurance on automobiles by 2.3 percent, or a total of \$16.6 million.

In truth, the savings only amount to about a half-penny a day per insured person, but in the complicated world of insurance,

where consumers often feel left out in the cold, the refunds signify a reward to Louisiana. Last week, the company announced \$31.5 million in refunds to customers, which amount to about \$35 per vehicle in Louisiana.

"Rate relief measures such as the state's 'no play, no pay' law, impoundment of uninsured vehicles and crackdown on drunk drivers are playing a larger part in lowering insurance claims and costs," Brown said. From a legislative standpoint, the Responsible Vendor Act went into effect in January.

It requires everyone who sells or serves liquor in Louisiana to undergo two hours of training and pass a short, written test to receive a required "server permit," which must be renewed every two years. To go one better, and to provide further benefits to consumers, lawmakers can lower the legal intoxication blood-alcohol level to .08, and improve highway safety.

Meanwhile, citizens can be pleased at the State Farm windfall. Surely, other companies will follow their lead.

## Brown Says American General Agrees To Pay \$10 Million For Overcharging Louisiana Consumers

Commissioner of Insurance Jim Brown announced June 28th American General Life & Accident Insurance Company, based out of Houston, Texas, had been ordered to give over \$10 million in restitu-

Continued on page 2

## American General cont.

tion and other relief to more than 209,000 Louisiana policyholders who were overcharged for their industrial life insurance.

Industrial life insurance in Louisiana has traditionally been used to pay for burial expenses, or for smaller amounts of life insurance.

In addition, Commissioner Brown announced that American General would be fined \$355,700 by the Louisiana Department of Insurance. "This is one of the largest fines ever issued by our Department, and we are deeply concerned that so many Louisiana citizens have been affected by over-billing practices," said Brown.

According to Brown, thousands of Louisiana residents paid monthly premiums for many years often in excess of the face value of the policy. "Someone might have bought a policy years ago that would pay out \$2,000. Yet over the life of the policy, the individual would have paid much more than \$2,000. Some of these consumers paid much more than the actual worth of the policy and we cannot allow this in Louisiana," Brown added.

Part of the problem addressed by the settlement involves race-based pricing affecting a large number of African-American policyholders throughout Louisiana. "Basically, African-American citizens had been charged significantly more for the same amount of insurance than were white citizens," Brown stated.

Brown said there are presently some 54,000 active industrial life and similar burial-type policies in effect in Louisiana and some 155,000 policies no longer in force.

Brown stated that American General did not sell policies with race-based premiums, but acquired them when the company bought smaller companies that originally issued the policies. Officials with American General said the company continued to charge the discriminatory premiums without realizing African-American consumers were paying more than other policyholders for the same coverage.

Commissioner Brown maintains American General is

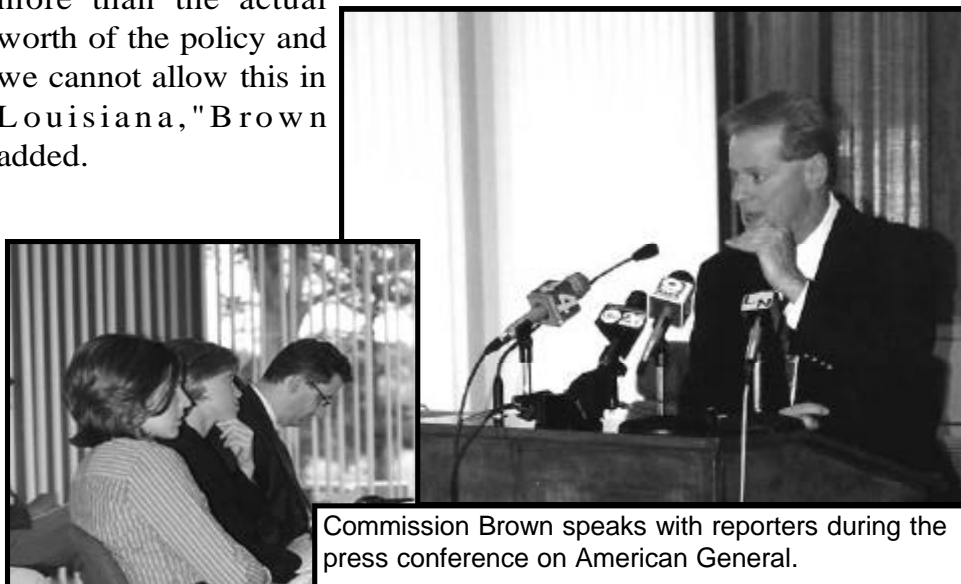
bound by the settlement to make a good-faith effort to locate policyholders in Louisiana who may be entitled to restitution. These efforts must include not only direct mailings, but television announcements in some markets and advertisements in magazines. American General has established a toll-free telephone number, 1-800-681-4944, for current and former customers with specific questions about the settlement and the relief it provides.

Brown stated American General has admitted the mistakes were made in the past and the company has cooperated with the Louisiana Department of Insurance in reaching this settlement.

The probe of American General is not the only investigation of an out-of-state company who may have overcharged its customers, according to Brown. "We here at the Louisiana Department of Insurance are also looking into four more companies who may be involved in these same, unfair practices. "Our investigation is ongoing and we are hoping to reach a conclusion soon," said Brown.

Restitution provided by American General of varying kinds and amounts is available to the following:

- *Louisiana customers who paid premiums that exceeded their policies' death benefits and who still have their policies.* These people would receive ad-



Commissioner Brown speaks with reporters during the press conference on American General.

[Continued on page 3](#)

ditional death benefits ranging from 10 percent to more than 150 percent of the premium paid in excess of the original death benefit.

- *Current customers who are African-American, who own industrial life and certain other small policies, and who have been paying premiums on them since 1982.* They will receive the difference between the premiums they paid since 1982 and the premiums paid by other ethnic groups, plus 6 percent interest, with a minimum refund of \$150.

- *Previous African-American policyholders in Louisiana who canceled their policies or let them lapse since 1982.* Their policies may be reinstated, if the customers still want them, at the rate the company charged other races while the policies were in force.

- *Estates of African-Americans in Louisiana who bought American General Industrial Life and certain other small policies and died between 1982 and October 1, 1999.* They are eligible for a refund of all or part of the difference between the premiums paid by African-Americans and the pre-

mium paid by other consumers. Estates of people who died in 1988 or later are entitled to full refunds, while estates of those who died between 1982 and 1987 will get between 10 and 25 percent of the premium difference.

- *African-American owners of such policies if the policies became "paid up" (endowed) in 1982 or later.* As with estates of deceased policy owners, they can get full or partial refunds of the difference between the premiums paid by African-Americans and the premiums that other ethnic groups paid. Those whose policies were paid up in 1988 will get full refunds, while those who paid up their policies between 1982 and 1987 will receive 10 to 25 percent of the premium difference.

Commissioner Brown said anyone needing additional information about the settlement can call the Louisiana Department of Insurance at 1-800-259-5300, or in Baton Rouge at 342-5900.

## Brown Says Physicians National Example Of Lengthy Legal Process

### Great Reading!



At the left, a member of the LIC visits the Department of Insurance public affairs booth.

Commissioner Jim Brown and the Department of Insurance takes part in numerous conferences, festivals and events around the state.

The booths provide numerous pamphlets, brochures and the department newsletter for the general public.

If you would like us to set up a booth at one of your functions, please contact us at the Louisiana Department of Insurance, P.O. Box 94214, Attn: Public Affairs, Baton Rouge, LA 70804-9214, Phone (225)-342-5900, Toll Free 1-800-259-5300, Fax (225) 342-4652.

Continued on page 8



# Easter Tornado Damage Could Top \$120 Million

Commissioner of Insurance Jim Brown says the tornadoes that hit North Louisiana on April 23rd caused significant damage to automobiles and property. Figures compiled by the Louisiana Department of Insurance show the area's four largest insurers alone report nearly \$46 million in claims filed so far with their companies.

Commissioner Brown says officials with State Farm estimate nearly 10,800 property insurance claims have been filed as a result of the Easter tornadoes, resulting in \$26.2 million in losses. More than 9,700 auto insurance claims totaling around \$16.5 million have been filed by State Farm customers.

Farm Bureau reports to Commissioner Brown that 740 property insurance claims totaling \$500,000 and 522 auto insurance claims adding up to approximately \$700,000 have been filed with that company.

USAA officials tell Brown their customers have filed 500 property insurance claims totaling about \$551,000 while 365 auto insurance claims add up to around \$442,000.

Progressive Insurance Company reports 614 auto insurance claims

have been filed as a result of the Easter storms totaling \$614,000.

Officials with the Louisiana Department of Insurance have estimated a \$120 million loss when commercial lines are factored in.

Commissioner Brown urges Louisianians who need storm advice to call the toll free number below and request the Department's newest severe weather brochure "Weathering The Storm."

"'Weathering the Storm' offers Louisiana insurance consumers tips on how to prepare in advance for rough weather and what they should do when a storm approaches and in the aftermath," Brown says.

Commissioner Brown says consumers can also call 1-877-LA-FRONT (1-877-523-7668). That's the new severe weather help line he established at the Department so Louisianians who need advice in the wake of tornadoes, floods and hurricanes can call in for helpful tips on how to best protect their family and property. Commissioner Brown offers consumers tips on what to do after a storm strikes:

1. Contact your insurance company ASAP if your home, business or car sustained damage. Your agent should provide you with claim forms and make arrangements for an adjuster to visit you.

2. While waiting for the adjuster, take action to prevent further damage to your property: cover any holes in your roof and remove any standing water from your house.



Damage caused by the Easter Tornadoes in Bossier Parish; rubble and remains of a building.

3. Move important papers and items not covered by insurance to a safer location.

4. Take photos of your property.

5. Keep all receipts for any materials bought to make repairs.

6. If damage is so severe you cannot stay in your home, let your insurance agent know where you will be. Remove valuables from your home if there is nowhere to lock them up.

7. When you return to your home, check for any structural damage before entering the house.

8. Watch for live electrical wires. Turn off the electrical current until an electrician has checked your system.

9. Clean damaged hard goods, but do not discard them until your adjuster has seen them.

10. Keep a record of conversations with insurance personnel including the person's name, the time and date. Get the adjuster's name, phone number and company since he or she may be from out-of-town.

11. Avoid repair scams by dealing with local contractors who you know and can easily inspect.

Commissioner Brown says consumers with insurance questions should call the Louisiana Department of Insurance, toll free, at 1-800-259-5300. Phone lines are open until 6 P.M. nightly.



A Roadway moving truck is parked in front of a house in North Louisiana that lost its roof during the storm.

# Gramm-Leach-Bliley Act

## Consumer Privacy Requirements

Presented to the Louisiana Insurers' Conference by Brenda Nation, Executive Counsel, Louisiana Department of Insurance 7/19/00

The Gramm-Leach-Bliley Act passed in the Fall of 1999 and essentially breaks down the barriers that have separated insurance companies, banks and securities firms and creates a broader expansion of privacy rights for the consumer.

This act allows for the sharing of information between financial institutions within the same corporate family.

However, although it permits affiliation of different types of financial institutions, it requires them to protect the confidentiality of the customers' non-public personal information.

This benefits the consumer in the following ways:

- Lower transaction costs
- Fights fraud within the company
- Enables consolidation of account statements
- Relationship discounts
- Quick credit approvals
- Custom design products
- Enhance consumer choices

The challenge to the state regulatory body is to prove the necessity for state regulation as opposed to federal regulation.

The NAIC has moved to protect states' rights through the creation of several new working groups to provide guidance by creating a more uniform licensing system, faster treatment in licensing of companies, drafting new privacy regulations and ensuring the states' rights in enforcing state consumer protection laws.

The Gramm-Leach-Bliley Act refers to the term "financial



communicated to the consumer.

2. No non-public personal information will be disclosed to non-affiliated third parties unless the consumer has been given a chance to opt out of having his/her information disclosed.

The disclosure notice must describe the companies policies concerning:

1. Who the company is going to disclose to and what information the company is going to disclose about its customer.

2. Whether the company is going to disclose its customers' information after the customer ends a relationship with the financial institution.

3. How the company is going to protect its customers' nonpublic personal information.

If the company already has a policy in place that states that there is no disclosure a notice still must be sent to the customers. However, it would not have to include the "opt out" form.

There are exceptions to the company having to have the consent of the consumer prior to disclosure:

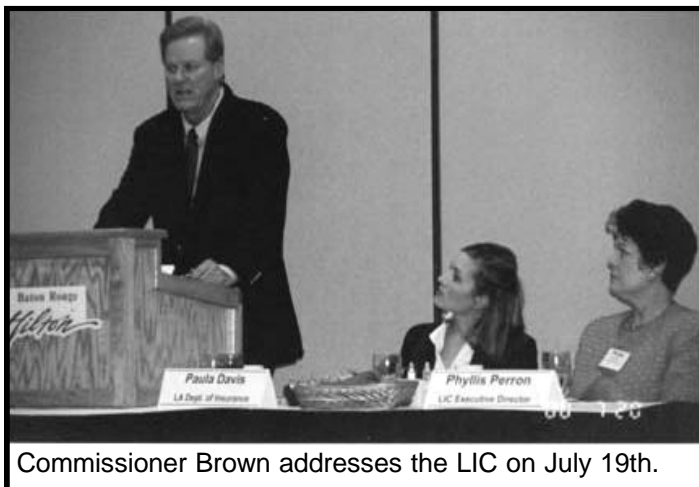
1. Third Party processors to service accounts-they are subject to the same confidentiality requirements as the company.
2. Customer has authorized the transaction.
3. Disclosure of the information to Credit Bureau.
4. It complies with a state or federal investigation.
5. Protection against fraud or unauthorized transactions.
6. Sharing information with insurance rate advisory organizations, guaranty funds and person assessing compliance with industry standards.

However, it is important to know that a company cannot disclose the account number, access number, access code for credit card accounts, deposit account or transaction account. Furthermore, a company may not use the information for telemarketing, direct mail or e-commerce marketing.

Companies must disclose at the time the relationship is established and annually thereafter. Federal regulations make the effective date for companies to comply with sending out privacy notices to their customers by November 2000, but have extended the compliance to July 1, 2001. The Louisiana Department of Insurance has joined with other states in signing a resolution to agree to this extension.

To Do List for Insurers:

1. Assess their existing privacy policies and practices and develop new ones to comply with Title V.
2. Ascertain if they need to make changes in their policy forms, particularly application forms.
3. Develop notices describing privacy policies and practices including sharing with affiliates and non-affiliated third parties.
4. Devise opt out notices and methods to exercise opt out.
5. Train employees.
6. Alter marketing practices.
7. Devise systems to handle initial and annual notices and for tracking policyholders choosing opt out.



institution" as any entity which insures, guarantees, or indemnifies against loss, harm, damage, illness, disability, or death. Additionally, that institution provides and issues annuities or acts as a principal agent, or broker for these purposes in any state.

Gramm-Leach-Bliley requires financial institutions, which includes insurers, to protect the privacy of consumers. There are two obligations for these institutions:

1. Companies maintain a privacy policy that is clearly com-

# SPOTLIGHT

## On SHIIP

### Senior Health Insurance Information Program

Article by  
Tracey Louis,  
Louisiana  
Department of Insurance  
Public Affairs Intern

The Louisiana Department of Insurance and Commissioner James H. “Jim” Brown want to ensure that Louisiana senior citizens have a complete understanding of their rights and responsibilities as health care consumers. On April 14, 1993, the Department, along with the Health Care Financing Administration, established the Senior Health Insurance Information Program (SHIIP) to offer free and objective information regarding senior health products. They realized that many seniors in Louisiana did not understand the complex issues that involved senior health care. The main focus of the program is to aid seniors by addressing concerns and offering options pertaining to Medicare. SHIIP covers all facets of senior health care and is not limited to

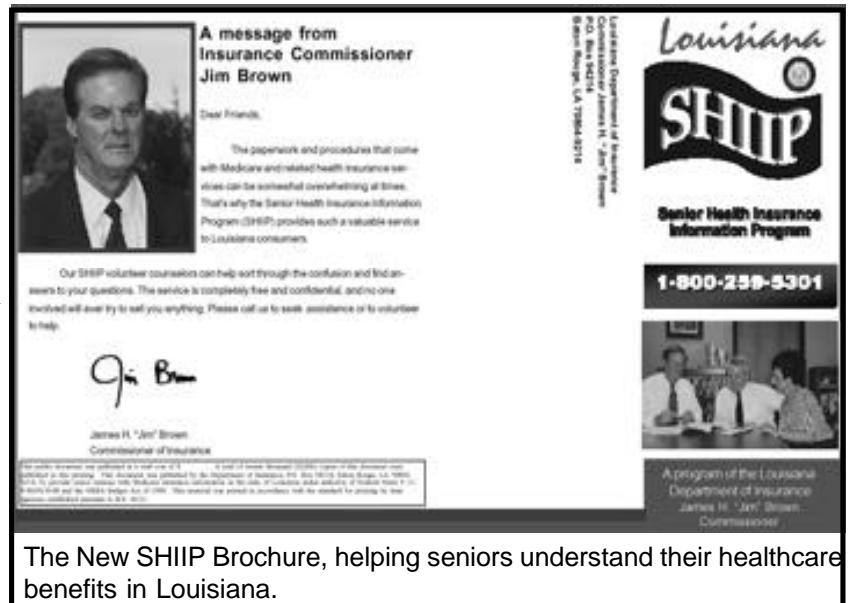
Medicare topics. The program provides consumers with options so that they may better equip themselves when searching for a suitable health care plan. SHIIP offers help to consumers through one of three formats: trained counselors, annual publications and educational seminars.

Trained counselors objectively answer questions and offer advice concerning a wide array of senior health issues. There are two types of SHIIP counselors: those that work on a volunteer basis and those employed by the La. Department of Insurance. Counselors are not insurance agents and are not connected with any insurance company or product. Counselors do not provide legal assistance, make decisions for the client, or promote specific products. Instead, they empower seniors to make informed decisions. SHIIP counselors offer assistance in a number of ways such as over the phone, one-on-one counseling at the local agency, or in some cases visiting the homes of consumers. During counseling sessions, counselors provide an in-depth analysis of insurance needs and give side-by-side comparisons of different policies. Counselors are kept current by participating in ongoing supplemental training.

There are four annual publications produced by SHIIP. These publications provide seniors with the skills and information needed to navigate the complex issues of senior health care. These publications are free to the general public and are obtained by a visit to local SHIIP counselors, stopping into the Department, or by direct mail.

Another way SHIIP informs consumers is by going out into the community and providing various types of seminars and clinics for Louisiana residents. The meetings are free and open to the general public. The seminars give consumers an opportunity to learn about issues such as Medicare HMOs, Long Term Care and other resources available to Medicare beneficiaries. Seniors are given copies of SHIIP publications and speak face-to-face with SHIIP counselors. SHIIP is able to provide complete and accurate information at these gatherings by forming partnerships with the La. Healthcare Review, La. Health Care Campaign, Medicare Part B, Council On Aging, AARP and the Social Security Administration.

In the seven years since its inception, SHIIP has been instrumental in raising the awareness of the senior community about health care options. By offering counselors, publications and seminars SHIIP has become a valuable tool for the Louisiana Department of Insurance, the insurance industry and for senior health care across the state. During 1999 SHIIP received 15,029 phone calls and reached out to over 5,692 individuals by way of community gatherings. SHIIP has proven that it has a place and is fulfilling a need in the field of senior health care information.





# Medicare 101: One Stop Shopping For Louisiana's Senior Citizens



Insurance Commissioner  
Jim Brown

On July 25, 2000, Commissioner of Insurance Jim Brown welcomed a large crowd of senior citizens at Our Lady of Mercy Catholic Church in Baton Rouge participating in the latest "Medicare 101" program.

"Medicare 101" is a free service sponsored in part by the Louisiana Department of Insurance Senior Health



Insurance Information Program (SHIIP), the Louisiana Health Care Review, Social Security and Louisiana Medicare Part B. This initiative is designed to make understanding Medicare a less confusing process for seniors and focuses on such topics as eligibility and enrollment, benefits and rights, preventive services and Medigap plans.

A representative from Social Security talked to the group about the Medicare application process, SHIIP. Director Alan Heumann counseled the group on insurance matters and Mona Gary with the Louisiana Healthcare Review discussed Medicare patients rights and prevention benefits. Other topics discussed were understanding Medicare Part B coverages, managed care, Medicare + Choice, and supplemental plans.

Commissioner Brown says these three-hour "Medicare 101" seminars are presented free of charge statewide to any organization wanting more information on the Medicare program. For more information, call the SHIIP Program at the Louisiana Department of Insurance, toll free, at 1-800-259-5301.



SHIIP Director Alan Heumann

## News From Licensing

The Agent Licensing Division recently completed the processing of life, health & accident renewals for the May 1, 2000 license year. Of the approximate 40,000 renewals mailed out on December 1, 1999, roughly 28,000 licensees renewed their licenses prior to or on May 1st. Renewal certificates confirming that agents have renewed their licenses have been printed and we anticipate having them mailed out the first week of August.

We will be sending out property and casualty renewal applications in early November so if you have an address change (residence, business or mailing) please send notice to our office immediately. You may submit address changes in writing through the mail or as a convenience, you may also fax the change to our office at (225) 342-3078.

## Industry Update News

### ACQUISITION

RG A REINSURANCE COMPANY (MO)  
NAIC #93572

Acquisition filed whereby Metropolitan Life Insurance Company (#65978), a New York insurer, has acquired control of the referenced Missouri insurers. Acquisition approved by the Missouri Department of Insurance on November 9, 1999. –  
Dated 6/22/00

TOYOTA MOTOR LIFE INSURANCE  
COMPANY (IA)  
NAIC #63444

Acquisition filed whereby Hartford Life and Accident Insurance Company (#70815), a Connecticut insurer (licensed), has acquired control of Toyota Motor Life Insurance Company, an Iowa insurer. Acquisition approved by the Iowa Department of Insurance on December 13, 1999. –  
Dated 6/22/00

HOUSEHOLD INSURANCE COMPANY  
(MI) n/k/a Kemper Casualty Insurance Company  
NAIC # 27138  
Acquisition filed whereby Lumbermens Mutual Casualty Company (#22977), an Illinois insurer, has acquired control of House-

hold Insurance Company (n/k/a Kemper Casualty Insurance Company), a Michigan corporation. Acquisition approved by the Michigan Department of Insurance in May 28, 1999. - Dated 7/6/00

MANHATTAN LIFE INSURANCE COMPANY (NY)  
NAIC # 65870

Acquisition filed whereby Connecticut Reassurance Corporation, a Connecticut insurance holding company, has acquired control of Manhattan Life Insurance Company, a New York insurer. Acquisition approved by the New York Department of Insurance on January 26, 1999. - Dated 5/12/00

TRAFALGAR INSURANCE COMPANY (OK)  
NAIC # 25433

Acquisition filed whereby American Safety Holdings Corp., a Georgia corporation, has acquired control of Trafalgar Insurance Company, an Oklahoma insurer. Acquisition approved by the Oklahoma Department of Insurance in March 2000. –  
Dated 6/2/00

TRANSAMERICA ASSURANCE COMPANY (MO)  
NAIC # 80829

Acquisition filed whereby AEGON N.V. (Netherlands) and Tony Merger Corp., a Delaware corporation, has acquired control of Transamerica Assurance Company, a Missouri insurer. Acquisition approved by



the Missouri Department of Insurance on June 14, 1999. – Dated 5/16/00

**TRANSAMERICA LIFE INSURANCE AND ANNUITY COMPANY (NC)**

NAIC # 69507

Acquisition filed whereby AEGON N.V. (Netherlands) and Tony Merger Corp., a Delaware corporation, has acquired control of Transamerica Life Insurance and Annuity Company, a North Carolina insurer. Acquisition approved by the North Carolina Department of Insurance on May 26, 1999. – Dated 5/16/00

**TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY (CA)**

NAIC # 67121

Acquisition filed whereby AEGON N.V. (Netherlands) and Tony Merger Corp., a Delaware corporation, has acquired control of Transamerica Occidental Life Insurance Company, a California insurer. Acquisition approved by the California Department of Insurance on July 20, 1999. – Dated 5/16/00

**WESTCHESTER SURPLUS LINES INSURANCE COMPANY (GA) -**

NAIC # 10172

Acquisition filed whereby ACE Limited, a Cayman Islands corporation, ACE Prime Holdings Inc., a Delaware corporation and ACE INA Holdings Inc., a Delaware corporation have acquired control of the referenced insurers. Acquisition approved by the Pennsylvania Department of Insurance on June 16, 1999. – Dated 6/6/00

**CENTRAL NATIONAL LIFE INSURANCE COMPANY OF OMAHA (DE)**

NAIC # 61700

Acquisition filed whereby Presidential Life Corporation, a Delaware corporation, and Herbert Kurz (co-applicant), have acquired control of Central National Life Insurance Company of Omaha, a Delaware insurer. Acquisition approved by the Delaware Department of Insurance on December 22, 1999. – Dated 6/6/00

**WASHINGTON INTERNATIONAL INSURANCE COMPANY (AZ)**

NAIC # 32778

Acquisition filed whereby North American Specialty Insurance Company, a New Hampshire insurer (#29874) has acquired

control of Washington International Insurance Company, an Arizona insurer. Acquisition approved by the Arizona Department of Insurance on December 22, 1999. – Dated 6/6/00

**INTEGRITY LIFE INSURANCE COMPANY (OH)**

NAIC # 74780

Acquisition filed whereby Western and Southern Life Insurance Company, an Ohio insurer, has acquired control of Integrity Life Insurance Company, an Ohio insurer. Acquisition approved by the Ohio Department of Insurance on January 21, 2000. – Dated 6/15/00

**RGA REINSURANCE COMPANY (MO)**

NAIC # 93572

Acquisition filed whereby Metropolitan Life Insurance Company (#65978), a New York insurer, has acquired control of the referenced Missouri insurers. Acquisition approved by the Missouri Department of Insurance on November 9, 1999. – Dated 6/22/00

**TOYOTA MOTOR LIFE INSURANCE COMPANY (IA)**

NAIC #63444

Acquisition filed whereby Hartford Life and Accident Insurance Company (#0000), a Connecticut insurer (licensed), has acquired control of Toyota Motor Life Insurance Company, an Iowa insurer. Acquisition approved by the Iowa Department of Insurance on December 13, 1999. – Dated 6/22/00

**AGENT FOR SERVICE OF PROCESS CHANGE**

**GULF STATES LIFE INSURANCE COMPANY (LA)**

NAIC #75612

Amendment (effective 6/8/00): amending Articles of Incorporation changing the address of the agent for service of process from 444 South King Street to John E. Brignac, Jr. and Bobby P. Dupre at 304 West Landry Street, Opelousas, LA 70570. – Dated 6/23/00

**IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY (LA)**

NAIC #44369

Amendment (effective 6/8/00): amending Articles of Incorporation changing the address of the agent for service of process from 444 South King Street to John E. Brignac, Jr. and Bobby P. Dupre at 304 West Landry Street, Opelousas, LA 70570. – Dated 6/23/00

**GULF STATES LIFE INSURANCE COMPANY (LA)**

NAIC #75612

Amendment (effective 6/8/00): amending Articles of Incorporation (changing the address of the agent for service of process from 444 South King Street to John E. Street. - Dated 5/8/00

**MERGER AGREEMENT**

**COMMERCIAL COMPENSATION INSURANCE COMPANY (NY)**

NAIC #10650

AGENCY #14470

Redomestication/Merger (effective 5/23/00): whereby Commercial Compensation Insurance Company, a New York insurer (licensed) merged into Commercial Compensation Casualty Company, a California insurer (unlicensed/shell/surviving company). Upon the effective date of merger, Commercial Compensation (NY) shall be merged into the Commercial Compensation Casualty Company (unlicensed/survivor), as a single corporation, and the separate corporate existence of Commercial Compensation (NY) shall cease. The Commercial Compensation Casualty Company (unlicensed/survivor) filed Articles of Incorporation thus redomesticating from New York to California. NAIC number 10650 remains unchanged. – Dated 6/22/00

**NAME/DOMICILE and/or REDOMESTICATION**

**COMMERCIAL UNION ASSURANCE COMPANY PLC**

NAIC #1120375 –

Surplus Lines Insurer Amendment (effective 10/1/99): amending Articles of Association (changing the company's name from Commercial Union Assurance Company PLC to CGU International Insurance PLC). – Dated 7/14/00

COMMERCIAL UNION LIFE INSURANCE COMPANY OF AMERICA (DE)  
NAIC #62898  
AGENT #62898  
Amendment (effective 10/14/99): amending Articles of Incorporation (changing the company's name from Commercial Union Life Insurance Company of America to CGU Life Insurance Company of America). – Dated 7/14/00

SHEFFIELD INSURANCE CORPORATION (AL)  
NAIC # 26620  
S u r p l u s L i n e s I n s u r e r  
Redomestication (effective 11/30/99): amending Articles of Incorporation (redomesticating the company from Alabama to the State of Illinois). – Dated 7/14/00

SHELBY CASUALTY INSURANCE CORPORATION (IN)  
NAIC #30503  
Redomestication (effective 11/30/99): amending Articles of Incorporation (redomesticating the company from Indiana to the State of Illinois). – Dated 7/14/00

VESTA INSURANCE CORPORATION (AL)  
NAIC #42668  
Redomestication (effective 11/30/99): amending Articles of Incorporation (redomesticating the company from Alabama to the State of Illinois). – Dated 7/14/00

VESTA FIRE INSURANCE CORPORATION (AL)  
NAIC #11762  
Redomestication (effective 11/30/99): amending Articles of Incorporation (redomesticating the company from Alabama to the State of Illinois). – Dated 7/14/00

COVENTRY HEALTH AND LIFE INSURANCE COMPANY (TX)  
NAIC #81973  
Redomestication (effective 05-14-99): amending Articles of Incorporation (redomiciling the company from the Texas to the State of Delaware). – Dated 6/22/00

INVESTORS EQUITY INSURANCE COMPANY, INC. (CA)  
NAIC #29114  
AGENCY #15850

Amendment (effective 12/30/99): amending Articles of Incorporation (changing the company's name from Investors Equity Insurance Company, Inc. to CMG Mortgage Assurance Company). – Dated 6/22/00

REASSURANCE COMPANY OF HANNOVER (FL)  
NAIC #88340  
Accredited/ Authorized Reinsurer  
Amendment (effective 04-01-2000): amending Articles of Incorporation (changing the company's name change from Reassurance Company of Hannover to Hannover Life Reassurance Company of America). – Dated 6/22/00

TOYOTA MOTOR LIFE INSURANCE COMPANY (IA)  
NAIC #63444  
AGENCY #9175  
Amendment (effective 3/29/00): amending Articles of Incorporation (changing the company's name from Toyota Motor Life Insurance Company to Nutmeg Life Insurance Company). – Dated 6/22/00

BANKERS LIFE AND CASUALTY COMPANY (IL)  
NAIC #61263  
AGENCY #2120  
Merger Agreement (effective 01/01/00): whereby Certified Life Insurance Company, an Illinois insurer (licensed) merged into Bankers Life and Casualty Company, an Illinois insurer (licensed/surviving company). At the effective time of merger, the separate existence of Certified Life Insurance Company (#61778 & AGY #2573) shall cease. – Dated 5/9/00

LIFE OF BOSTON INSURANCE COMPANY (IL)  
NAIC #65927  
AGENCY #8542  
Merger Agreement (effective 11/30/99): whereby Lincoln Heritage Life Insurance Company, an Illinois insurer (licensed #65609 & AGY #8618) merged into Life of Boston Insurance Company, an Illinois insurer (licensed/surviving company). Simultaneously with the merger, Life of Boston Insurance Company amended its Articles of Incorporation, changing the company's name to Lincoln Heritage Life Insurance Company (#65927). – Dated 5/9/00

LINCOLN HERITAGE LIFE INSURANCE COMPANY (IL)

NAIC #63609  
AGENCY #8618  
Merger Agreement (effective 11/19/99): whereby Revelation Life Insurance Company, a Missouri insurer (licensed) merged into Lincoln Heritage Life Insurance Company, an Illinois insurer (licensed/surviving company). At the effective time of merger, the separate existence of Revelation Life Insurance Company (#82708 & AGY #82708) shall cease. – Dated 5/9/00

CONSECO VARIABLE INSURANCE COMPANY (TX)  
NAIC #64017  
AGENCY #7240 and 7241  
Merger Agreement (effective 1/1/00): whereby Providential Life Insurance Company, an Arizona insurer (licensed) merged into Consecro Variable Insurance Company, a Texas insurer (licensed/surviving company). Upon and after the effective time of merger, Providential Life Insurance Company (NAIC #68497 and AGT #10940) shall cease to exist. – Dated 6/7/00

SAFEHEALTH LIFE INSURANCE COMPANY, INC. (TX)  
NAIC #61484  
AGENCY #2995  
Merger Agreement (effective 6/30/98): whereby SafeHealth Life Insurance Company, Inc., a Texas insurer (licensed) merged into SafeHealth Life Insurance Company, a California insurer (unlicensed/surviving company). After the effective date of merger, SafeHealth Life Insurance Company, Inc. (Texas) shall cease to exist. – Dated 6/7/00

GUARANTEE LIFE INSURANCE COMPANY (NE)  
NAIC #64181  
AGENCY #7318  
Merger Agreement (effective 12/10/99): whereby Westfield Life Insurance Company, a Nebraska insurer (licensed) merged into Guarantee Life Insurance Company, a Nebraska insurer (licensed/surviving company). At the effective time of merger, the separate existence of Westfield Life Insurance Company, a Nebraska insurer (NAIC #62030 – AGENCY #0000) shall cease. – Dated 6/15/00

COMMERCIAL COMPENSATION INSURANCE COMPANY (NY)  
NAIC #10650  
AGENCY #14470  
Redomestication/Merger (effective 5/23/00): whereby Commercial Compensation Insurance Company, a New York insurer (li-

censed) merged into Commercial Compensation Casualty Company, a California insurer (unlicensed/shell/surviving company). Upon the effective date of merger, Commercial Compensation (NY) shall be merged into the Commercial Compensation Casualty Company (unlicensed/ survivor), as a single corporation, and the separate corporate existence of Commercial Compensation (NY) shall cease. The Commercial Compensation Casualty Company (unlicensed/ survivor) filed Articles of Incorporation thus redomesticating from New York to California. NAIC number 10650 remains unchanged. – Dated 6/22/00

## **NAME/DOMICILE CHANGE and/or REDOMESTICATION**

**AMERICAN NETWORK INSURANCE COMPANY (VT)**  
NAIC #81078

Redomestication (effective 3/21/00): amending Articles of Incorporation (redomiciling the company from Vermont to the State of Pennsylvania). – Dated 5/9/00

**MIDLAND RISK INSURANCE COMPANY (TN)**  
NAIC #11851  
AGENCY #16212

Amendment (effective 9/20/99): amending Articles of Incorporation (changing the company's name from Midland Risk Insurance Company to Progressive Home Insurance Company). – Dated 5/8/99

**ALBANY INSURANCE COMPANY (NY)**  
NAIC #19917  
AGENCY #13465  
Amendment (effective 8/30/99): amending Articles of Incorporation (changing the company's name from Albany Insurance Company to Liberty Marine Underwriters, Inc.). – Dated 6/7/00

**LIBERTY MARINE UNDERWRITERS, INC. f/k/a Albany Insurance Company (NY)**  
NAIC #19917  
AGENCY #13465  
Amendment (effective 11/23/99): amending Articles of Incorporation (changing the company's name from Liberty Marine Underwriters, Inc. to Liberty Insurance Underwriters Inc.). – Dated 6/7/00

**BEST LIFE ASSURANCE COMPANY OF CALIFORNIA (CA)**  
NAIC #90638  
AGENCY #2292

Amendment (effective 12/16/99): amending Articles of Incorporation (changing the company's name from Best Life Assurance Company of California to BEST LIFE and Health Insurance Company) and (redomesticating the company from California to the State of Texas). – Dated 6/15/00

**EMPLOYERS REINSURANCE CORPORATION (MO)**  
NAIC #39845  
Amendment (effective 12/20/99): amending Articles of Incorporation (changing the company's city of domicile from Kansas City to Jefferson City, Missouri). – Dated 6/15/00

**WESTFIELD LIFE INSURANCE COMPANY (OH)**  
NAIC #62030  
Redomestication (effective 10/28/98): amending Articles of Incorporation (redomesticating the company from Ohio to the State of Nebraska). – Dated 6/15/00

**INDEPENDENT FIRE INSURANCE COMPANY (FL)**  
NAIC #22608  
AGENCY #15700  
Amendment (effective 12/07/99): amending Articles of Incorporation (changing the company's name from Independent Fire Insurance Company to State National Specialty Insurance Company). – Dated 6/15/00

**PENNSYLVANIA CASUALTY COMPANY (KS)**  
NAIC #26107  
Redomestication (effective 10/01/99): amending Articles of Incorporation (redomesticating the company from Kansas to the State of Pennsylvania). – Dated 6/15/00

**TRAFALGAR INSURANCE COMPANY (OK)**  
NAIC #25433 - Surplus Lines Insurer  
Amendment (effective 03/24/00): amending Articles of Incorporation (changing the company's name from Trafalgar Insurance Company to American Safety Indemnity Company). – Dated 6/15/00

**TRUSTMARK INSURANCE COMPANY (MUTUAL) - (IL)**  
NAIC #61425  
AGENCY #2260  
Amendment (effective 01-01-00): amending Articles of Incorporation (changing the company's name from Trustmark Insurance Company (Mutual) to Trustmark Insurance

Company). – Dated 6/15/00

**COVENTRY HEALTH AND LIFE INSURANCE COMPANY (TX)**  
NAIC #81973  
Redomestication (effective 05-14-99): amending Articles of Incorporation (redomiciling the company from the Texas to the State of Delaware). – Dated 6/22/00

**INVESTORS EQUITY INSURANCE COMPANY, INC. (CA)**  
NAIC #29114  
AGENCY #15850

Amendment (effective 12/30/99): amending Articles of Incorporation (changing the company's name from Investors Equity Insurance Company, Inc. to CMG Mortgage Assurance Company). – Dated 6/22/00

**REASSURANCE COMPANY OF HANNOVER (FL)**  
NAIC #88340  
Accredited/ Authorized Reinsurer  
Amendment (effective 04-01-2000): amending Articles of Incorporation (changing the company's name change from Reassurance Company of Hannover to Hannover Life Reassurance Company of America). – Dated 6/22/00

**TOYOTA MOTOR LIFE INSURANCE COMPANY (IA)**  
NAIC #63444  
AGENCY #9175  
Amendment (effective 3/29/00): amending Articles of Incorporation (changing the company's name from Toyota Motor Life Insurance Company to Nutmeg Life Insurance Company). – Dated 6/22/00





Single copies of the following publications are available free of charge at your request:

**Award Winning! Ask Commissioner Brown** -- The Commissioner's weekly question-and-answer-style column that appears in more than 30 newspapers around the state.

**Award Winning! How to File an Insurance Complaint** -- A step-by-step explanation of how to file a complaint with the Department of Insurance and what help you can expect once you have filed your complaint.

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**Solving Your Health Insurance Problems** -- Assists you in choosing the right health care plan and resolving disputes about medical insurance claims.

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**Consumer Guide to Auto Insurance** -- Shopping tips, policy terminology, discount information and easy-to-use worksheets make these booklets a consumer favorite.

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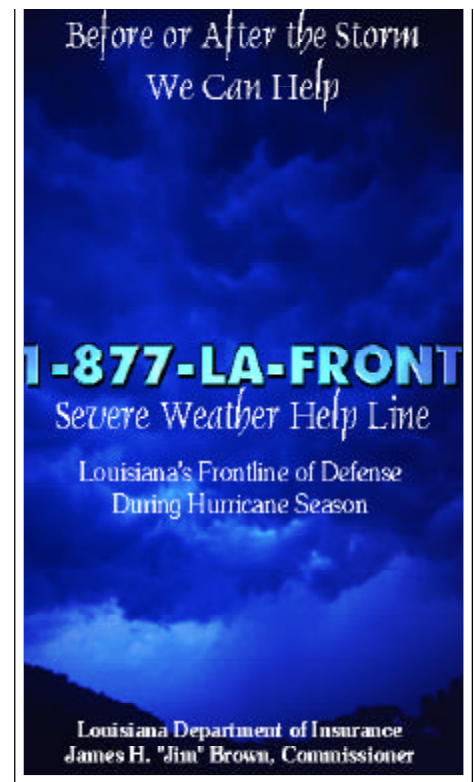
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